

# **Charter of Values**

**doValue**

# Introduction

## About us

doValue is the main operator in credit and real estate management services active in Southern Europe, with a presence in 5 countries - Italy, Spain, Portugal, Greece and Cyprus - and over 20 years of experience.

The doValue Group's activities contribute to restoring balance in the economic system and promoting financial inclusion.

## Dialogue with our Stakeholders

In the sector in which we operate, we consider it essential to develop a relationship of trust with our Stakeholders that is based on constant and proactive dialogue.

We adopt high standards of quality and act responsibly by committing ourselves to spreading a culture of shared values aimed at supporting compliance with ethical behaviour.

The doValue Charter of Values is addressed to all Stakeholders: shareholders, investors, employees, customers, institutions, associations and communities. The Charter, in line with the Group's Code of Ethics, defines the principles that inspire the kinds of relationships and personal behaviours doValue believes will actively contribute to the creation of a more inclusive and sustainable future.



**doValue** considers it essential  
to develop a relationship with its Stakeholders,  
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# Three Pillars

1

Operating  
Responsibly



2

Attention  
to people




3

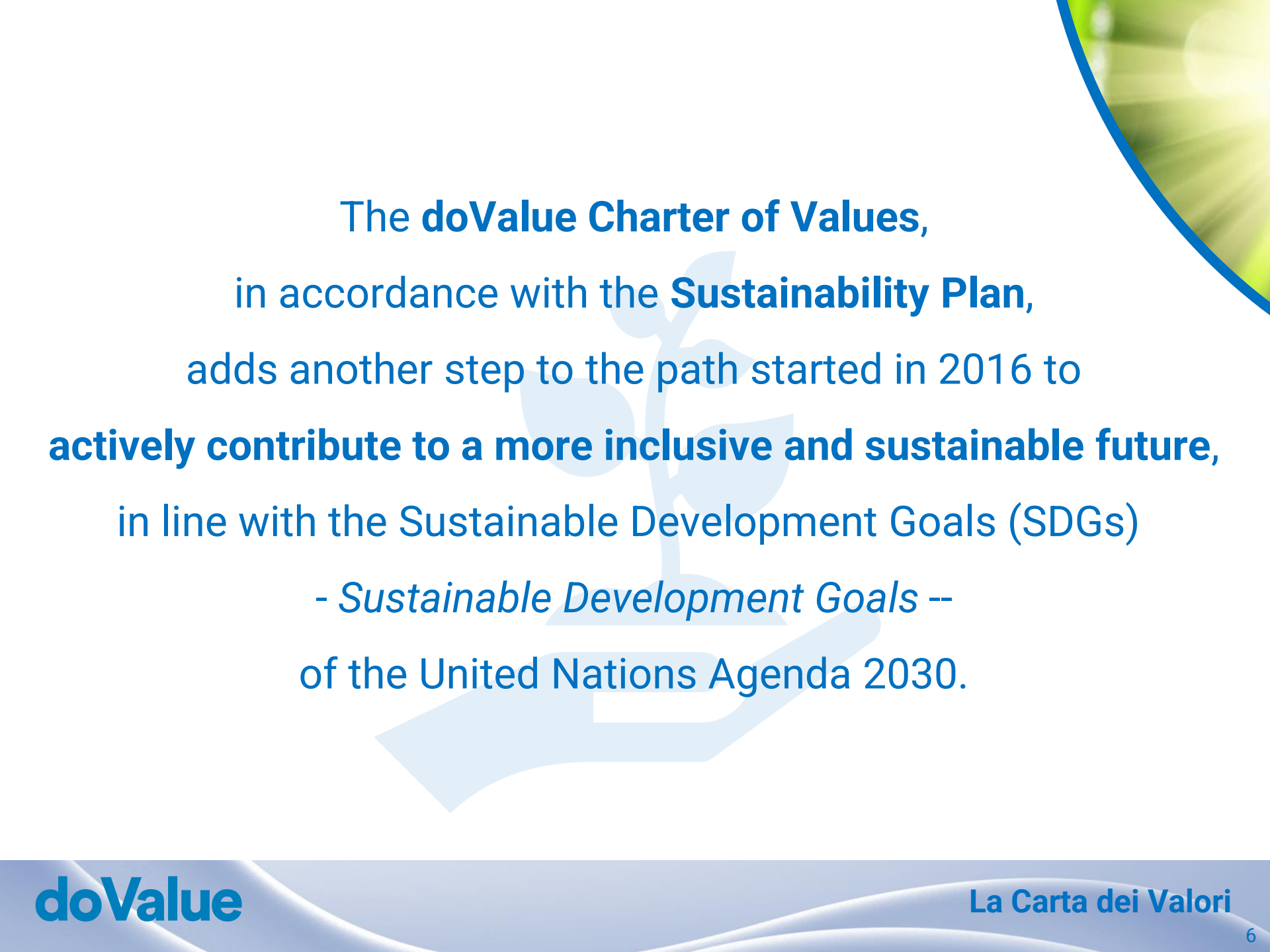
Care  
for the environment





**The three pillars** that are the foundation of the path which **doValue** has taken to **integrate sustainability into its business strategy** and create **long-term value for all of its Stakeholders**:  
shareholders, investors, employees, clients, institutions, associations and communities.



The concept of **sustainable development**,  
from our perspective at **doValue**,  
is applied to every **single aspect of our ecosystem**  
and is closely connected  
to the **company's strategic vision**,  
which is strongly oriented to **innovating products**  
in the sector in which the Group operates.



The **doValue Charter of Values**,  
in accordance with the **Sustainability Plan**,  
adds another step to the path started in 2016 to  
**actively contribute to a more inclusive and sustainable future**,  
in line with the Sustainable Development Goals (SDGs)  
- *Sustainable Development Goals* --  
of the United Nations Agenda 2030.



The **provision of credit**,  
one of **the main drivers of growth and development** for  
modern economies,  
allows the undertaking of entrepreneurial projects that  
create **innovation** and **employment** as well as  
starting personal projects related  
to fundamental stages in the life of each of us.



## Restore balance in the economic system and promote financial inclusion.

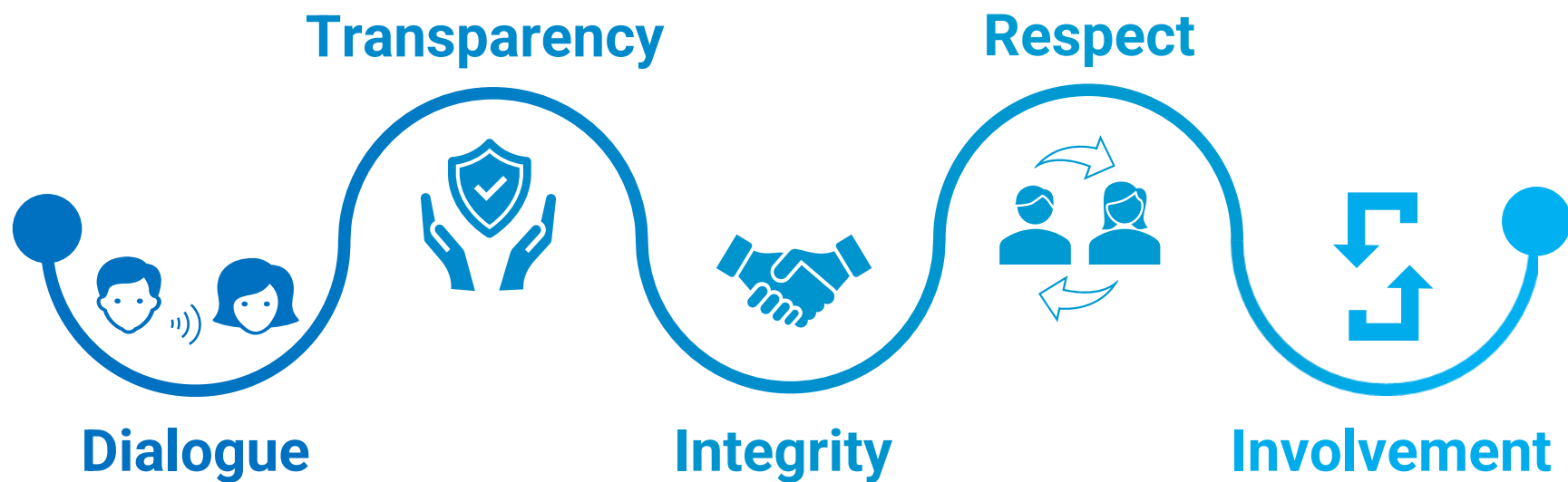
The management of **Non-Performing loans** is a **fundamental** activity for  
restoring balance in the economic system and  
promoting financial inclusion.

**Proper management** of these loans allows credit institutions to **better manage** their **balance sheets** and to **strengthen their lending activities**  
(with the additional benefit of stimulating economic growth and  
employment levels again) and to  
**allocate resources more efficiently and equitably.**



# The principles of the Charter of Values

The **Charter of Values** defines the identity and culture of doValue, contains the shared rules that define the relationship with the Group's **Stakeholders** in line with the **Code of Ethics**, and formalises a series of principles that integrate doValue's heritage of corporate values.




# Dialogue



In the sector in which **doValue** operates, **dialogue** with Stakeholders is essential for building **constructive relationships**.

For this reason **doValue** is constantly engaged in a process of **continuous dialogue** with its **Stakeholders**, with the aim of **understanding their needs** and **implementing targeted initiatives**.

## How this translates into facts



Knowing how to **communicate** and **actively involve** means both understanding and **listening** to our counterparts with an awareness of the emotional communication underlying mere speech: **empathy** and **attention** to our Stakeholders form the basis for a useful exchange of information.

## Transparency



**Transparency** is the main value upon which the **relationship of trust** with all Stakeholders is based.

The Value of Transparency guides both behaviour and communication: **truthfulness**, **accuracy** and **completeness of information** are the basis of doValue's communication.



### How this translates into facts

We use various communication channels to provide **simple, clear, unambiguous information** that is **accessible** to all Stakeholders.

## Integrity



**Integrity** guides the activities and professional relationships undertaken by **doValue**.

**Integrity, honesty and fairness** are the principles that inspire the **Charter of Values**, in line with the **Group's Code of Ethics** and the **Code of Ethics of the External Network**.

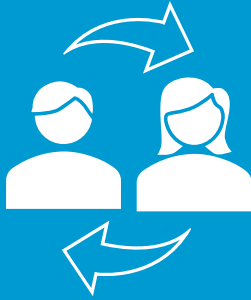
### How this translates into facts



For all the services offered our collaborators **comply with the procedures and regulations** called for to **protect the Group's Stakeholders**.



## Respect



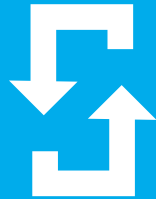
**doValue** recognises the **value of its counterparts** throughout the entire professional relationship: we value our counterparts and their legitimate positions and interests, working in a context of **constructive dialogue**.

### How this translates into facts

**doValue** adopts **constructive practices** and **actions** to achieve an **innovative** and **sustainable solution** for its Stakeholders.



## Involvement



**Stakeholder involvement** enhances development and innovation in the offering of services.

**Constant dialogue** strengthens the **chain of value and trust**, key elements in the sector in which the Group operates.

### How this translates into facts

The **doValue** ecosystem is based on the **relationship with its Stakeholders** and set up to **respond to their needs** and **improve the quality of the relationships**.

**doValue** constantly intervenes to **make** its services more efficient and **increase the satisfaction** of all Stakeholders.



# doValue



In collaboration with



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